





TO THE COMMISSIONER OF PATENTS AND TRADEMARKS:

Your applicant, Gerard J. Barry, inventor of *DYNAMIC CURRENCY CONVERSION* FOR CARD PAYMENT SYSTEMS, application for which is submitted concurrently herewith (M&G Docket No. 2270-010), as a duty of candor and good faith toward the United States Patent and Trademark Office, by and through the undersigned Attorney, hereby submits his information disclosure statement in compliance with 37 C.F.R. 1.56.

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The relevant prior art of which applicant is aware is that which is reported on the enclosed Information Disclosure Citation.

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13 Respectfully submitted,

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